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Docket No. BARR0011

on 04 October 2005  
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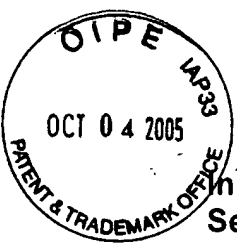
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Attached to this cover-sheet please find the following documents:

1. Certificate of Express Mailing (1 sheet);
2. Response to Notice of Non-Compliant Amendment (1 page);
3. Drawings - Replacement Sheets (14 pages); and
4. Return Postcard



10-06-05

IPW

**UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the application of: Goldberg, et al.

Docket No: BARR0011

Serial No. 10/761,686

Art Unit: 3624

Filed: 1/20/2004

Examiner: Unassigned

5 Title: Method and Apparatus for an Incomplete Information Model of Credit Risk  
Date: 04 October 2005

Commissioner of Patents and Trademarks

Mail Stop - Amendment

10 P.O. Box 1450

Alexandria, VA 22313-1450

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT (37 CFR 1.121)**

15 Sir/Madam:

This is in response to the Notice of Non-Complaint Amendment filed by the Examiner, which was mailed to Applicant on 19 September 2005, for the above-identified patent application.

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Applicant does not believe that filing of this Amendment will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862. Applicant considers this document to be filed in a timely manner.

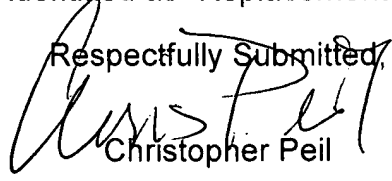
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**REMARKS**

30 The Notice of Non-Compliant Amendment indicates that the drawings are not properly identified in the top margin.

Applicant provides the drawings identified as "Replacement Sheets".

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Respectfully Submitted,  
  
Christopher Peil

Reg. No. 45,005

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